

<b>Information to identify the case:</b>					
Debtor 1	<b>Cherie Sharp</b>			Social Security number or ITIN	<b>xxx-xx-5912</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>15-22593-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cherie Sharp

11/16/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Cherie Sharp  
Debtor(s)

Case No. 15-22593-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 16, 2020

User: aala  
Form ID: 3180W

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db	+ Cherie Sharp, 172 Deer Creek Valley Road, Tarentum, PA 15084-2610
14079084	CBNA, PO Box 16119, Philadelphia, PA 19114-0119
14079087	Chase Auto, PO Box 901003, Ft Worth, TX 76101-2003
14079092	FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
14079091	Fed Loan Services, PO Box 60610, Harrisburg, PA 17106-0610
14079094	Lowes/GEGRB, P.O. Bopx 965004, Orlando, FL 32896-5004
14079095	Magee Womans Hospital, PO Box 382059, Pittsburgh, PA 15251-8059
14113018	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14125441	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, NATIONSTAR MORTGAGE LLC, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9741
14079096	Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
14089311	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14120284	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14079098	UPMC Passavant, P.O. Box 382059, Pittsburgh, PA 15250-8059
14079099	+ UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 17 2020 06:13:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14079082	EDI: BANKAMER.COM	Nov 17 2020 06:13:00	Bank Of America, P.O. Box 982235, El Paso, TX 79998
14107928	EDI: BL-BECKET.COM	Nov 17 2020 06:13:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14079083	EDI: CITICORP.COM	Nov 17 2020 06:13:00	CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
14079085	EDI: CITICORP.COM	Nov 17 2020 06:13:00	CBNA-Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
14079089	EDI: CITICORP.COM	Nov 17 2020 06:13:00	Citi Cards, PO Box 6497, Sioux Falls, SD 57117-6497
14079090	EDI: DISCOVER.COM	Nov 17 2020 06:13:00	Discover, PO Box 30954, Salt Lake City, UT 84130-0954

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14086638	+ EDI: DISCOVERPL	Nov 17 2020 06:13:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14121049	EDI: ECAST.COM	Nov 17 2020 06:13:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14079086	EDI: JPMORGANCHASE	Nov 17 2020 06:13:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
14079088	EDI: JPMORGANCHASE	Nov 17 2020 06:13:00	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
14126499	EDI: CAUT.COM	Nov 17 2020 06:13:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
14079093	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2020 03:56:00	Kohls Department Store, N56W17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14178887	EDI: PRA.COM	Nov 17 2020 06:13:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14128152	EDI: PRA.COM	Nov 17 2020 06:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14225448	EDI: Q3G.COM	Nov 17 2020 06:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14114693	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14079097	EDI: WTRRN BANK.COM	Nov 17 2020 06:13:00	Target National Bank, PO Box 673, Minneapolis, MN 55440-0673
14128015	EDI: CAPITALONE.COM	Nov 17 2020 06:13:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14079100	EDI: RMSC.COM	Nov 17 2020 06:13:00	Walmart, PO Box 965024, Orlando, FL 32896-5024
14079101	EDI: CAPITALONE.COM	Nov 17 2020 06:13:00	Worlds Foremost Bank, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		NATIONSTAR MORTGAGE LLC
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Gary H. Simone	on behalf of Debtor Cherie Sharp rishor.simone1@1stcounsel.com
Joseph P. Schalk	on behalf of Creditor NATIONSTAR MORTGAGE LLC jschalk@barley.com sromig@barley.com
Joshua I. Goldman	on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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